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Security First Insurance Announces 5.2% Statewide Rate Decrease on Signature+ HO3 Product

Continuing its commitment to providing stability and affordability for Florida homeowners

Ormond Beach, FL – January 20, 2026 – Security First Insurance announced today that on January 15, 2026, it filed for a 5.2% statewide rate decrease for its [Signature+ HO3](#) homeowners insurance product, reaffirming the company's unwavering commitment to making comprehensive coverage more accessible to Florida families.

This rate reduction builds on prior reductions and underscores how Security First has significantly reduced costs for Floridians while providing a diverse product suite and excellent customer service. The decrease will benefit approximately 11,000 Florida homeowners insured under the [Signature+ HO3](#) policy, as well as any new customers who purchase the Signature+ HO3 product.

"We know that every dollar matters for Florida families, so we work hard to keep our expenses low so that we can keep our products competitive. Additionally, as a result of the legislative reforms, we've seen a dramatic reduction in fraud and abuse – and we're able to pass those savings on to our consumers." said Melissa Burt DeVries, President of Security First Insurance.

The 5.2% decrease on the [Signature+ HO3](#) product follows the Company's previously announced 8% statewide rate reduction on its Signature HO3 product in December—rate relief that has been publicly recognized at the state level by Governor DeSantis during his [January 12th press conference](#), and highlighted in recent [Florida Office of Insurance Regulation communications](#).

Together, these reductions continue a multi-year trend of steady rate decreases and underscore Security First's commitment to improving affordability for Florida homeowners while maintaining strong, dependable coverage.

[Signature+ HO3](#) is the revamped version of Security First's legacy homeowners product, the [Signature HO3](#). This new product offers the same comprehensive coverage as Signature HO3, plus new features, greater flexibility, and additional discounts.

Built for Today, Supporting Tomorrow

Security First's [Signature+ HO3](#) product is designed to deliver enhanced protection while rewarding responsible homeownership. Key features include:

- **A Disappearing Deductible on All Other Perils and Water coverage**, which reduces those deductibles by 20% for each claims-free year. This automatic feature can significantly lower out-of-pocket costs over time and rewards customers for maintaining their homes.
- **Specialized discounts** for military personnel, veterans, and first responders.
- **Coverage options tailored to the modern homeowner**, including customizable coverage for personal property and water damage.

Additionally, Security First gives policyholders more control over their risk exposure by offering a [hurricane deductible](#) as low as \$500.

Expanded Savings Across Our Product Lines

Security First's commitment to Florida homeowners is reflected in one of the most diverse property insurance portfolios in the state. With seven distinct products, the Company is able to insure approximately 95% of Florida homes—whether it's a high-value coastal property, a downtown condo, or multiple investment properties.

This wide variety of products allows Security First to match homeowners with coverage that aligns with their home, location, and financial priorities—rather than forcing them into a one-size-fits-all solution. That flexibility, combined with a Florida-based claims and customer service team, ensures policyholders receive personalized support throughout the life of their policy.

"Security First provides a variety of options for Floridians looking to protect their homes, and this is another example of how we remain focused on being the best homeowners insurance carrier in Florida," said DeVries. "We pride ourselves on delivering best-in-class customer service, reflected in our 4.4-star Google rating and our long-standing commitment to serving Florida homeowners through every stage of the insurance journey."

Florida homeowners can learn more about Security First Insurance's [coverage options](#) by visiting SecurityFirstFlorida.com or by contacting their insurance agent.

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About Security First Insurance

Headquartered in Ormond Beach, Florida, Security First Insurance protects what matters most to hundreds of thousands of Floridians. Since opening its doors in 2005, the company has grown from a small startup into one of the state's largest and most trusted homeowners insurance providers—backed by over a century of insurance expertise and a team of nearly 400 insurance professionals who live and work in the communities they serve.

Whether responding to hurricanes, hailstorms, tornadoes or everyday emergencies, Security First has been on the ground—rebuilding roofs, restoring homes, and helping families recover—storm after storm, year after year®. The company's First Choice Repair Network®, launched to combat contractor fraud and ensure fast, reliable repairs, has become a lifeline for customers facing disaster.

Led by President Melissa Burt DeVries, one of the few women at the helm of a homeowners insurance company in Florida, and CEO Locke Burt, a former Florida State Senator who helped shape key insurance legislation in Florida, Security First combines deep policy expertise with boots-on-the-ground responsiveness. It's not just about writing policies—it's about redefining what it means to show up for Floridians in times of need.

With a Financial Stability Rating® of A, Exceptional from Demotech, Inc., Security First continues to invest in solutions to keep Florida's families protected—today and for generations to come.

Follow the company on LinkedIn (linkedin.com/company/securityfirstmanagers), Facebook (facebook.com/InsuringFloridaHomes), visit SecurityFirstFlorida.com, or on Instagram (instagram.com/securityfirstins/)